

Certificate Number: 15317-NJ-DE-038445791

Bankruptcy Case Number: 24-13197



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 5, 2024, at 12:26 o'clock PM PDT, Dawn M Bowers-Card completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: May 5, 2024 By: /s/Carlo Gollayan

Name: Carlo Gollayan

Title: Counselor